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CONFIRMATION NO. 2311

SERIAL NUMBER 09/474,492	FILING OR 371(c) DATE 12/29/1999 RULE	CLASS 705	GROUP ART UNIT 3691	ATTORNEY DOCKET NO. E-974	
APPLICANTS THOMAS J. FOTH, TRUMBULL, CT; BRIAN M. ROMANSKY, MONROE, CT; ** CONTINUING DATA ***** <i>NONE (HJ)</i> ** FOREIGN APPLICATIONS ***** <i>NONE (HJ)</i> IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 02/07/2000					
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after met Allowance <i>(HJ)</i> Verified and Acknowledged <u> </u> Examiner's Signature <u> </u> Initials		STATE OR COUNTRY CT	SHEETS DRAWING 6	TOTAL CLAIMS 12	INDEPENDENT CLAIMS 1
ADDRESS 919					
TITLE METHOD AND APPARATUS FOR PROVIDING ELECTRONIC REFUNDS IN AN ONLINE PAYMENT SYSTEM					
FILING FEE RECEIVED 846	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		